

Information to identify the case:

Debtor 1	Venecia A Murray	Social Security number or ITIN	xxx-xx-0463
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-30130-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Venecia A Murray
aka V. Ava Murray

2/14/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New Jersey

In re:
Venecia A Murray
Debtor

Case No. 19-30130-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 26

Date Rcvd: Feb 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2020.

db +Venecia A Murray, 7 Marshall Drive, Apt C, Maple Shade, NJ 08052-7461
518618375 +Advocare Surgicial Specialists, 443 Laurel Oak Road, Voorhees, NJ 08043-4419
518529840 +Aes/efs, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
518532503 +Deerfield Associates, LP d/b/a Fox Meado, 7 Marshall Drive, Maple Shade, NJ 08052-7461
518618374 +Jefferson University Physicians of NJ, PO Box 829903, Philadelphia, PA 19182-0001
518618376 +Kennedy University Hospital, 18 E Laurel Road, Stratford, NJ 08084-1327
518618377 +Med Tech Clinical Laboratory, 175 Berlin - Cross Keys Road, Berlin, NJ 08009-9263
518583865 +Nova Southeastern University, 3301 College Avenue, Fort Lauderdale, FL 33314-7796
518618373 Rancocas Anesthesiology, PA, PO Box 4603, Lancaster, PA 17604-4603

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 15 2020 01:17:38 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 15 2020 01:17:35 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518529841 +E-mail/Text: backoffice@affirm.com Feb 15 2020 01:18:44 Affirm Inc, Affirm Incorporated,
Po Box 720, San Francisco, CA 94104-0720
518539781 +EDI: AISACG.COM Feb 15 2020 05:33:00 BMW Bank of North America,
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518529842 EDI: BMW.COM Feb 15 2020 05:33:00 Bmw Financial Services, Attn: Bankruptcy Department,
Po Box 3608, Dublin, OH 43016
518529843 +EDI: CAPONEAUTO.COM Feb 15 2020 05:33:00 Capital One Auto Finance, Attn: Bankruptcy,
Po Box 30285, Salt Lake City, UT 84130-0285
518539780 +EDI: AISACG.COM Feb 15 2020 05:33:00 Capital One Auto Finance, a division of,
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518529844 +EDI: WFNNB.COM Feb 15 2020 05:33:00 Comenity Bank / The Limited, Attn: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
518529845 +EDI: WFNNB.COM Feb 15 2020 05:33:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
518529846 +EDI: BLUESTEM Feb 15 2020 05:33:00 Fingerhut, Attn: Bankruptcy, Po Box 1250,
Saint Cloud, MN 56395-1250
518529847 +EDI: PHINGENESIS Feb 15 2020 05:33:00 Genesis Financial/Jared, Genesis FS Card Services,
Po Box 4477, Beaverton, OR 97076-4401
518529848 +E-mail/PDF: resurgentbknofications@resurgent.com Feb 15 2020 01:21:20
LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,
Greenville, SC 29603-0497
518529849 +EDI: NAVIENTFKASMSERV.COM Feb 15 2020 05:33:00 Navient, Attn: Bankruptcy, Po Box 9640,
Wilkes-Barre, PA 18773-9640
518529850 +EDI: AGFINANCE.COM Feb 15 2020 05:33:00 OneMain Financial, Attn: Bankruptcy,
Po Box 3251, Evansville, IN 47731-3251
518529851 +E-mail/Text: BKRMailOPS@weltman.com Feb 15 2020 01:17:19 Sterling Jewelers/Kay Jewelers,
Attn: Bankruptcy, 375 Ghent Rd, Akron, OH 44333-4601
518531773 +EDI: RMSC.COM Feb 15 2020 05:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518529852 +EDI: RMSC.COM Feb 15 2020 05:33:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2020 at the address(es) listed below:

Brad J. Sadek on behalf of Debtor Venecia A Murray bradsadek@gmail.com, bradsadek@gmail.com
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,
jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,dss@trustesolutions.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3